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JAMES L. MACKLIN

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

In re

JAMES L. MACKLIN,

Debtor,

CASE NO. 2010-44610

ADV. NO. 11-02024-E

JAMES L. MACKLIN,

Plaintiff,

-vs.-

DCN: HSB-003

**DECLARATION OF DANIEL M.
EDSTROM IN SUPPORT OF MOTION
FOR PRELIMINARY INJUNCTION**

DEUTSCHE BANK NATIONAL TRUST CO.,
AS INDENTURE TRUSTEE FOR THE
ACCREDITED MORTGAGE LOAN TRUST
2006-2 ASSET-BACKED NOTES; and all
persons claiming by, through, or under such
person, all persons unknown, claiming any legal
or equitable right, title, estate, lien, or interest in
the property described in the complaint adverse
to Debtor's title thereto; and
CORRESPONDENT DOES 1-10, Inclusive,

Defendant.

DATE: March 17, 2011

TIME: 1:30 p.m.

DEPT.: 33, 501 I St., Sacramento, CA

I, Daniel M. Edstrom, declare as follows:

1. The facts set forth herein are known to me personally, and if called upon to testify, I could and would competently testify thereto.

1 2. I am President and Senior Securitization Analyst for DTC Systems, Inc. as well as
2 a Senior Securitization Analyst consultant for Luminaq and attorney Neil F. Garfield. I am not
3 an attorney and I am not a party to this action.

4 3. My area of expertise is in the fields of information technology and securitization.

5 4. Let me briefly summarize my experience for the Court. My area of expertise,
6 based upon knowledge, training and experience is in the field of information technology as a
7 software architect, systems architect, database architect and web architect. In the course of my
8 career I have acquired the ability to examine complex business documents and translate them
9 into documents that can be understood by non-technical individuals. I have experience taking
10 complex distributed systems, business requirements and models and reverse engineering them
11 into easier to understand documents and models that are used by non-technical individuals of all
12 levels from executives on down.

13 5. I have written many types of software applications including accounting
14 applications. I have used various methodologies to perform this type of work in a consistent and
15 repeatable manner. The main methodology I employ is the Microsoft Solutions Framework.
16 This process, which is designed for software development as well as project management, is
17 flexible enough to allow me to manage the work I take on today outside of Information
18 Technology.

19 6. Additionally, I have knowledge, training and experience in the field of
20 securitization where I have developed my own process and methodology for reviewing
21 information relevant to the securitization research I perform for individuals and lawyers. This
22 involves reviewing some or all of the following: the loan documentation (the note and security
23 instrument), all current recorded documents relating to the subject property, and the associated
24 SEC filings, monthly certificate holder statements and monthly loan level files.

1 7. I am currently a consultant involved in the following: (1) locating the trust a loan
2 has been securitized into, (2) writing supplemental commentaries to Securitization Research
3 Reports provided by Neil F. Garfield, Esq., (3) reading, understanding and reverse engineering
4 complex securitization transactions (Wall Street financial engineering) involving Residential
5 Mortgage Backed Securities, (4) occasional speaking engagements, as well as (5) providing a
6 failure analysis on what, in my opinion, went wrong with these securitization transactions. As
7 part of my occasional speaking engagements, I host securitization workshops for attorneys
8 where they are trained in the latest state of the art information on Wall Street securitization
9 information. This training is approved by the State Bar of California for Minimum Continuing
10 Legal Education (MCLE) credits for attorneys. All of my current consulting work in this area
11 involves a knowledge and understanding of securities, the securities industry, derivative
12 securities, securities regulation, special purpose vehicles, structured investment vehicles, trusts,
13 creation of trusts pooling agreements, issuance of asset backed securities and specifically
14 mortgage backed securities by special purpose vehicles in which an entity is named as trustee
15 for the holders of certificates of mortgage backed securities, securitization of mortgage loans,
16 accounting in the context of said securitizations and REMIC vehicles and pooling and servicing
17 of securitized loans.

20 8. I have knowledge, training and self education, in loan origination, underwriting
21 and the assignment and assumption of securitized residential mortgage loans. I also have
22 knowledge and experience in the Uniform Commercial Code.

24 9. I have been asked by the plaintiffs' attorney in this matter, Holly S. Burgess, to
25 locate the Trust Indenture, the Sale and Servicing Agreement, the monthly certificateholders
26 statement and the monthly loan level files related to the Accredited Mortgage Loan Trust 2006-
27 2 securitized trust.

1 10. Attached to this declaration as **Exhibit 1** is a true and correct copy of the
2 Indenture to the Accredited Mortgage Loan Trust 2006-2, dated June 1, 2006, to which Mr.
3 Macklin's loan was transferred, loan number 0603307230.

4 11. Attached to this declaration as **Exhibit 2** is a true and correct copy of the Sales and
5 Servicing Agreement dated June 1, 2006, governing the Accredited Mortgage Loan Trust 2006-
6 2, to which Mr. Macklin's loan was transferred, loan number 0603307230.

7 12. Attached to this declaration as **Exhibit 3** is a true and correct copy of the monthly
8 certificate holders statement for the Accredited Mortgage Loan Trust 2006-2, to which Mr.
9 Macklin's loan was transferred, loan number 0603307230, which shows the payments on Mr.
10 Macklin loan have been made and are current.

11 13. Attached to this declaration as **Exhibit 4**, is a true and correct copy of the monthly
12 loan level file for Mr. Macklin's loan, for the Accredited Mortgage Loan Trust 2006-2, to which
13 Mr. Macklin's loan was transferred, loan number 0603307230, which shows the servicer is
14 making principal and interest advances on loans for which no payment by the homeowner was
15 received. See, Bates numbered documents 000178 and 000216-217.

16 14. To locate the trust indenture I went on to the Security and Exchange Commission's
17
18 EDGAR website. I clicked the Search for Company Filings link. Next I clicked the Company
19 or fund name, ticker symbol, CIK (Central Index Key), file number, state, country or SIC
20 (Standard Industrial Classification) link. Next I entered "Accredited" for the Company Name
21 field and clicked on the Find Companies button. From the list of filings I clicked on the
22 0001365364 CIK link next to the name Accredited Mortgage Loan Trust 2006-2 company
23 name. Next I clicked on the Document button next to the 8-K filing with a Description titled
24 "Current report, items 1.01 and 9.01 Acc-no: 0001193125-06-141969 (34 Act) Size: 1 MB".
25 This brought up 6 documents, including the Indenture and the Sale and Servicing Agreement.
26
27
28

1 Next I downloaded the Indenture by clicking on the dex41.htm link and the Sale and Servicing
2 Agreement by clicking on the dex101.htm link.

3 15. To locate the monthly loan level files and the monthly certificate holders
4 statements I went to Deutsche Bank National Trust Company's Trust Investor Reporting
5 website. I am well versed with this website as it is used to provide reporting to the various
6 ratings agencies and to investors who purchased securities from the trusts for which Deutsch
7 Bank National Trust Company is acting as a trustee. The URL for this website is
8 <http://tss.sfs.db.com/investpublic>. To locate the monthly loan level files and the monthly
9 certificate holders statements for the Accredited Mortgage Loan Trust 2006-2 trust, I clicked on
10 the RMBS Product Type, then clicked on the Issuer/Transaction Accredited link. Next I clicked
11 on the Accredited Mortgage Loan Trust link. Then I clicked on the Reports link corresponding
12 to the 2006-2 Deal. I then selected the Loan Level and the monthly certificate holders
13 statements checkbox and clicked the View History button. Next I downloaded the Loan Level
14 files on a year by year basis. First I clicked on the XLS checkbox corresponding to Loan Level,
15 then I clicked the Download Selected Reports button and saved this download. Next I changed
16 the Year drop down list to 2010, selected all of the XLS and pdf checkboxes associated
17 corresponding to Loan Level and monthly certificate holders statements, then I clicked the
18 Download Selected Reports button and saved this download. Next I changed the Year drop
19 down list to 2009, selected all of the XLS and pdf checkboxes associated corresponding to Loan
20 Level and monthly certificate holders statement, then I clicked the Download Selected Reports
21 button and saved this download. Next I changed the Year drop down list to 2008, selected all of
22 the XLS & pdf checkboxes associated corresponding to Loan Level and monthly certificate
23 holders statements, then I clicked the Download Selected Reports button and saved this
24 download. Next I changed the Year drop down list to 2007, selected all of the XLS and pdf
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checkboxes associated corresponding to Loan Level and monthly certificate holders statements, then I clicked the Download Selected Reports button and saved this download. Next I changed the Year drop down list to 2006, selected all of the XLS and pdf checkboxes associated corresponding to Loan Level and monthly certificate holders statements, then I clicked the Download Selected Reports button and saved this download.

I declare under penalty of perjury of the laws of the United States that the foregoing is true and correct and that this declaration was executed on February 24, 2011, at Placer County, Auburn, California.

/s/ Daniel M. Edstrom
DANIEL M. EDSTROM